

U.S. Army Enlistment Incentives

As of Sept. 12, 2008

Incentives are subject to change. Ask your local recruiter for the latest information.

Active Army Incentives

Active Army maximum enlistment bonus combination \$40,000

The maximum combination of cash bonuses for an enlistment of four or more years is \$40,000.

The maximum for a three-year enlistment is \$30,000.

The maximum bonus for a two-year enlistment is \$20,000.

4-year or longer	Maximum	Date of Increase
	\$40,000	January 2006
	\$20,000	November 1999
	\$12,000	March 1997
	\$8,000	October 1995
3-year	Maximum	Date of Increase
	\$30,000	October 2007

Previous maximums for 3-year enlistments: High Priority MOSs

\$25,000	May 2007
\$20,000	June 2006
\$40,000	January 2006
\$20,000	April 2005
\$17,000	February 2005
\$15,000	August 2004

Before August 2004, the maximum was \$6,000.

2-year	Maximum	
	\$20,000	July 2007
	\$15,000	May 2007
	\$6,000	

High School Senior Deferred Enlistment Bonus

The Deferred Enlistment Bonus pays qualified high school seniors who enlist in the active Army \$1,000 for each month in the Future Soldier Training Program. Seniors receive an additional \$1,000 to the total amount upon successful High School graduation. The total Deferred Enlistment Bonus may not exceed \$15,000. This bonus may not be combined with the seasonal bonus, but it may be combined with an MOS bonus and the Montgomery GI Bill and Army College Fund.

High School seniors currently affiliated with the Army National Guard or Army Reserve are not eligible for this program.

This bonus was implemented Oct. 1, 2007.

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Active Army Incentives

Basic enlistment qualifications

- U.S. citizen or permanent legal resident
- 17 to 42 years old
- Healthy and in good physical condition
- In good moral standing
- High school or equivalent education

The enlistment age limit was raised from 35 to 40 in January 2006, and then raised in June 2006 to up to 42, as authorized in the 2006 National Defense Authorization Act.

Active Army seasonal/quick-ship bonuses

A seasonal bonus of up to \$20,000 is available for qualified recruits in select MOSs who enlist for at least two years and agree to report for training within 30 days. Seasonal bonus levels are \$20,000, \$15,000 and \$6,000, depending on the selected MOS.

The bonus is \$3,000 for recruits who report within 31 to 60 days. Eligibility for this bonus is based on the educational level and Armed Services Vocational Aptitude Battery scores of the applicants, as well as their selected MOS.

This bonus may be combined with all other incentives.

Maximum Seasonal <i>Bonus amount</i>	<i>Date of change</i>
\$20,000	July 2007
\$15,000	March 2007
\$10,000	October 2006
\$15,000	April 2006
\$14,000	April 2005
\$10,000	February 2005
\$9,000	August 2004
<i>Before August 2004, the seasonal bonus was \$7,000.</i>	

Army Advantage Fund (AAF)

Through the Army Advantage Fund enlistment option, qualified recruits who enlist for three or more years can receive up to \$40,000 to buy a home or start a small business upon completion of their initial term of service.

Currently in a test phase, AAF is available to qualifying enlistees in five markets – Albany, N.Y.; Cleveland; Montgomery, Ala.; San Antonio and Seattle. The pilot program began in February 2008.

Recruits who choose this incentive must wait until they finish their initial term of service before they can receive payment.

Army Home Ownership/Army Business Fund Incentive

Enlistment	Active Army/Army Reserve
3 years	\$25,000/\$10,000
4 years	\$35,000/\$15,000
5 years	\$40,000/\$20,000

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Active Army Incentives

Active Army Bonus for civilian skills (ACASP)

Qualified applicants who already have civilian skills that the Army needs and enlist for three or more years may be eligible for a \$5,000 bonus through the Army Civilian Acquired Skills Program (ACASP).

This bonus increased from \$3,000 to \$5,000 in April 2006.

Ranger Bonus

There is a \$5,000 bonus for qualified applicants who enlist for an eligible MOS with the Ranger option, such as 25C, 27D, 42A, 88M, 92A, 92G, 92Y and 94F. This bonus may be combined with other incentives. This bonus is payable after the Soldier completes the Ranger Indoctrination Program and arrives at a Ranger Unit.

Active Army Education bonus

Qualified applicants holding bachelors' degrees who enlist for two or more years in any MOS can earn \$8,000. Associate or two-year degree holders can earn \$7,000. Qualified high school graduates with 60 or more college semester hours can qualify for a \$6,000 bonus, and those with 30 to 59 college semester hours can earn \$3,000 for joining the U. S. Army. This bonus may be combined with other incentives.

The bonuses for bachelor's and two-year degree holders who enlist for two or more years were added in August 2004 at the amounts of \$8,000 and \$7,000 respectively. There previously were no bonuses for recruits with those education qualifications. Bonus amounts decreased in October 2006 to \$6,000, \$5,000, \$4,000 and \$2,000. They increased again Aug. 9, 2007.

National Call to Service 15-month plus training option

Individuals who enlist for the 15-month plus training option will be eligible to select one of the following enlistment incentives:

- a cash enlistment bonus of \$5,000 payable upon completion of the initial active duty obligation;
- Student Loan Repayment of up to \$18,000.

The National Call to Service bonus is available for the following MOS: 11X, 13B, 13D, 13F, 13M, 13P, 13R, 14J, 14S, 19D, 19K, 21B, 21C, 31E, 56M, 62B, 88H, 88M, 92G, 92S, and 92Y. This bonus may not be combined with other incentives.

Payment of bonuses

Recruits who enlist for cash bonuses totaling more than \$10,000 will receive their initial payment of \$10,000 upon successful completion of initial entry training. The remaining bonus amount will be paid in annual increments of up to \$10,000 a year until paid in full. Enlistment bonuses totaling less than \$10,000 will be paid in one lump sum upon successful completion of initial entry training.

Initial bonus payment was increased from \$7,000 to \$10,000 in April 2005.

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Active Army Incentives

Active Army Enlistment bonus combinations w/LRP, ACF

Most cash enlistment incentives may also be combined with either the Army's Loan Repayment Program or the Army College Fund, *but not both*.

The Loan Repayment Program can repay up to \$65,000 in qualifying student loans.

The Army College Fund offers up to \$81,756 for higher education.

Student Loan Repayment Program

The Student Loan Repayment Program offers eligible recruits who enlist for at least three years up to \$65,000 toward qualifying student loans. LRP is available with MOSs that offer enlistment incentives. The Montgomery GI Bill is not available with the Loan Repayment Program.

The Loan Repayment Program is also available to all qualified non-prior service **Officer Candidate School (OCS) and Warrant Officer Flight Training (WOFT) applicants**. *This incentive was initiated in December 2006 for OCS candidates. It is the only incentive available to OCS and WOFT applicants.*

Army College Fund

The maximum benefit through the Montgomery GI Bill plus the Army College Fund is \$81,756 for individuals who qualify for this program. The Army College Fund is available to active Army applicants who qualify for selected Army occupational specialties.

The Army College Fund amount is based upon the term of enlistment and the MOSs that are chosen at the time enlistment.

FY09 GI Bill amounts:

2-year enlistment - \$38,628

3 or more years - \$47,556

FY09 Army College Fund + GI Bill amounts:

2-year enlistment - \$44,028

3 years - \$63,756

4 years - \$70,956

5 years - \$78,156

6 years - \$81,756 (the maximum)

The FY09 amounts were effective Aug. 1, 2008.

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Active Army Incentives

Partnership for Youth Success

The Partnership for Youth Success (PaYS) program offers qualifying recruits the opportunity to secure an interview and receive priority consideration with the PaYS partner of their choice following their Army service.

Under the terms of the agreement between Recruiting Command and the PaYS partners, enlistees gain specific job training and qualifications that will prepare them for employment with their selected PaYS partner.

Recruits who choose the PaYS option during the enlistment process will select the job and partner company for which they are eligible. At that time, recruits also sign a statement of understanding listing the details of the selected PaYS job, the requirements to remain eligible for the position and PaYS partner contact information. This statement becomes part of the Soldier's official military personnel file.

Near the end of a Soldier's enlistment term (or after initial entry training for Army Reserve Soldiers) he or she contacts the selected partner company to coordinate an interview.

The Army has more than 275 partners with more than 1 million positions available for recruits to select from during the enlistment process.

The PaYS option may be combined with other enlistment incentives.

PaYS was expanded to prior service recruits in March 2008.

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Thrift Savings Plan (TSP) Matching Fund Program

All qualified non-prior service recruits who enlist for a minimum of five years in a critical job specialty are eligible for the TSP Matching Fund Program incentive. A recruit who takes the TSP matching funds incentive will get the first five percent of their TSP contributions matched by the Army -- dollar for dollar on the first three percent and then 50 cents on the dollar for the remaining two percent. The TSP incentive may be combined with any other enlistment bonus.

The matching funds will stay in place for their entire first term of enlistment, 5-8 years. They will not get matching funds if they discontinue contributions to TSP during their initial term or if they re-enlist; it will only be matched for the original contract period.

The Thrift Savings Plan is a Federal Government-sponsored retirement savings and investment plan. The TSP offers the same type of savings and tax benefits that many private corporations offer their employees under "401(k)" plans. TSP was extended to members of the uniformed services in October 2000.

The standard TSP is available to all Soldiers, who may enroll in the program at any time during their enlistment. Soldiers can elect to contribute as much as 100% of their basic pay, including incentives, special or bonus pay, up to the annual IRS tax-deferred limit of \$15,000.

This enlistment incentive was initially offered as a pilot program April 5-Sept. 30, 2006. In October 2006 the pilot program was extended.

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Army Reserve Incentives

Army Reserve maximum enlistment bonus \$20,000 (Non-Prior Service)

Qualified Army Reserve applicants without previous military service who enlist for six years may qualify for an enlistment bonus of \$20,000. Army Reserve Soldiers also must agree to remain in the Inactive Reserve for two more years - a total obligation of not less than eight years.

6-year	Maximum	Date of Increase
	\$20,000	January 2006
	\$10,000	2004
	\$8,000	

Recruits who enlist for six years, may be eligible for a \$20,000 enlistment bonus and Montgomery GI Bill kicker (\$350 per month) or \$20,000 for Student Loan Repayment.

Recruits without prior service who enlist for the three-year Reserve enlistment option may also be eligible for a \$20,000 enlistment bonus, depending on the Reserve unit vacancy. Soldiers also must agree to remain in the Inactive Reserve for the remainder of their eight-year military service obligation.

The three-year enlistment option was implemented in April 2005.

Basic enlistment qualifications

- U.S. citizen or permanent legal resident
- 17 to 42 years old
- Healthy and in good physical condition
- In good moral standing
- High school or equivalent education

The enlistment age limit was raised from 35 to 40 in March 2005; it was raised up to 42 in June 2006.

Prior Service enlistment bonuses

Individuals with previous military service who enlist in a critical skill position for six years are eligible for a bonus of \$15,000; those who enlist for three years are eligible for a \$7,500 bonus. This bonus may be combined with other incentives.

The Reserve Student Loan Repayment Program (\$10,000 or \$20,000 depending on the MOS) is available to qualified prior service applicants who enlist in a high-priority vacancy for three or more years. The SLRP may be combined with other enlistment incentives.

The selected Reserve Montgomery GI Bill & kicker are available to qualified prior service applicants who enlist in a high-priority vacancy for six years. This incentive may be combined with other incentives.

Reserve officer bonus

Army Reserve Officer Candidate School candidates who enlist in an eligible Area of Concentration may be eligible for a \$10,000 bonus. This bonus cannot be combined with any other enlistment incentives.

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Army Reserve Incentives

Reserve Bonus for civilian skills (ACASP)

Qualified Army Reserve applicants who already have civilian skills that the Army Reserve needs and enlist in a critical skill specialty for at least three years may be eligible for bonus of up to \$20,000 through the Army Civilian Acquired Skills Program (ACASP). This bonus may only be combined with the Reserve Student Loan Repayment Program for six-year enlistments.

<i>Maximum Bonus amount</i>	<i>Date of increase</i>
\$20,000	December 2006
\$10,000	May 2006
\$5,000	

Reserve Student Loan Repayment Program

The Reserve Student Loan Repayment Program (SLRP) offers eligible recruits who enlist in a high-priority vacancy in a Selected Reserve Troop Program Unit up to \$10,000 toward qualifying student loans. Selected job specialties offer up to \$20,000.

The SLRP is also available to qualified prior service applicants who enlist in a high-priority vacancy for three or more years. The SLRP may be combined with other enlistment incentives.

The Loan Repayment Program is also available to all qualified Army Reserve **Officer Candidate School (OCS) applicants**. The SLRP may be combined with the \$10,000 OCS bonus for those applying in an eligible Area of Concentration. *The SLRP expanded to Reserve OCS candidates in May 2008.*

Reserve MGIB and kicker

The Army Reserve offers a selected Reserve Montgomery GI Bill up to \$11,412. Recruits who qualify for and accept a critical skill position in the Army Reserve could earn up to \$24,012 with the MGIB Kicker.

The MGIB and Kicker are also available to qualified prior service applicants who enlist in a high-priority vacancy for six years. This incentive may be combined with other incentives. There is no Reserve Army College Fund.

Army Reserve Education Career Stabilization (ECS)

The Education Career Stabilization (ECS) program provides non-prior service applicants the opportunity to serve in the Army Reserve and complete up to four years of post-secondary education. Applicants who enlist will be stabilized for up to 48 months upon accessing into the AR and completing Initial Entry Training (IET). The stabilization period exempts Soldiers from current mobilization authority (Operation Iraqi Freedom-OIF/Operation Enduring Freedom-OEF), but does not exempt Soldiers from a new federal mobilization under Presidential authority.

The stabilization period is based on unit priority and length of enlistment.

Recruits who enlist for two years in the ECS program may be eligible for a \$10,000 enlistment bonus, \$20,000 Student Loan Repayment Program and Montgomery GI Bill kicker (\$350 per month).

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Army Reserve Incentives

09L Middle Eastern Translator Aide bonus

The enlistment bonus is \$10,000 for eligible individuals who speak certain Middle-Eastern languages and enlist as 09L in the U.S. Army Individual Ready Reserve (IRR). This bonus cannot be combined with any other enlistment incentives.

Bonus amount	Date of increase
\$10,000	March 2005
\$7,000	August 2004 (introduced)

Non-prior service applicants who enlist for 09L in the Selected Reserve may be eligible for a \$20,000 bonus. This bonus cannot be combined with any other enlistment incentives.

Soldiers in the IRR have a service obligation but are not assigned to a Reserve unit, while soldiers in the Selected Reserve are assigned to a unit.

IRR or Army Reserve Soldiers who hold the 09L MOS or prior service recruits who held the 09L MOS and enlist in the active Army for four or more years may be eligible for a bonus of \$15,000.

Thrift Savings Plan (TSP)

The Thrift Savings Plan (TSP) is a Federal Government-sponsored retirement savings and investment plan. The TSP offers the same type of savings and tax benefits that many private corporations offer their employees under "401(k)" plans.

The standard Thrift Savings Plan is available to all Soldiers, who may enroll in the program at any time during their enlistment. Soldiers can elect to contribute as much as 100% of their basic pay, including incentives, special or bonus pay, up to the annual IRS tax-deferred limit of \$15,000.

TSP was extended to members of the uniformed services in October 2000.

Army Advantage Fund

Through the Army Advantage Fund enlistment option, qualified Army Reserve recruits who enlist for three or more years can receive up to \$20,000 to buy a home or start a small business.

Currently in a test phase, AAF is available to qualifying enlistees in five markets – Albany, N.Y.; Cleveland; Montgomery, Ala.; San Antonio and Seattle.

Army Reserve recruits who choose this incentive must wait until they finish their initial obligated period of service in a Troop Program Unit or AGR assignment before they can receive payment. Soldiers may remain in the Army Reserve and still receive payment.

Army Home Ownership/Army Business Fund Incentive

Enlistment	Active Army/Army Reserve
3 years	\$25,000/\$10,000
4 years	\$35,000/\$15,000
5 years	\$40,000/\$20,000

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Army Reserve Incentives

Partnership for Youth Success

Partnership for Youth Success (PaYS) is an enlistment option that helps recruits obtain civilian employment at the time of their Army Reserve enlistment.

Under the terms of the agreement between Recruiting Command and the PaYS partners, enlistees gain specific job training and qualifications that will prepare them for employment with their selected PaYS partner.

Recruits who choose the PaYS option during the enlistment process will select the job and partner company for which they are eligible. At that time, recruits also sign a statement of understanding listing the details of the selected PaYS job, the requirements to remain eligible for the position and PaYS partner contact information. This statement becomes part of the Soldier's official military personnel file. After initial entry training, Army Reserve Soldiers contact the selected partner company to coordinate an interview.

The Army has more than 275 partners with more than 1 million positions available for recruits to select from during the enlistment process.

The PaYS option may be combined with other enlistment incentives.

PaYS was expanded to prior service recruits in March 2008. The program also expanded to the Army Reserve Officer Training Corps (ROTC) in 2008.

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